

Information to identify the case:

Debtor 1	<u>Ana M Carrion</u>	Social Security number or ITIN	xxx-xx-9543
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Herbert Carrion</u>	Social Security number or ITIN	xxx-xx-4807
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	12-34964-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ana M Carrion
aka Ana Ortiz

Herbert Carrion

2/20/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ana M Carrion
 Herbert Carrion
 Debtors

Case No. 12-34964-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 54

Date Rcvd: Feb 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2018.

db/jdb
 cr +Ana M Carrion, Herbert Carrion, 515 E Main St, Milville, NJ 08332-5357
 +Bank of America N.A., C/O Koury, Tighe, Lapres Bisulca & Somme, 1423 Tilton Rd., Ste 9,
 Northfield, NJ 08225-1857
 513427555 +AR Resources, PO Box 1056, Blue Bell, PA 19422-0287
 513427554 #+Accounts Receivable Management, PO Box 129, Thorofare, NJ 08086-0129
 513427556 Arrow Financial, 21031 Network Place, Chicago, IL 60678-1031
 513427557 +Avons, LTD Financial Service, 7322 Southeastern Freeway, Suite 1600,
 Houston, TX 77088-7536
 513576038 +BANK OF AMERICA, N.A., C/O Koury Tighe Lapres Bisulca & Sommers, 1423 Tilton Road, Suite 9,
 Northfield, NJ 08225-1857
 513427558 +Baby R Us, PO Box 530938, Atlanta, GA 30353-0938
 513427561 Bureau of Collection Recovery, 757 S. Corporate Way, Eden Prairie, MN 55344
 513660119 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
 513660112 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907
 513427563 +Carmen Salvatierra, 357 N Lincoln Ave #A, Vineland, NJ 08361-3002
 513427565 #+First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89434-6695
 513427567 +Ilca Collection Agency, Inc., 223 E. Flager st. Suite 238, Miami, FL 33131-1322
 513427570 +Law office of Hal Stern, 12850 Middlebrook Rd., Germantown, MD 20874-5280
 513427572 +Nationwide Recovery Systems, 2304 Tarplay Dr., Carrollton, TX 75006-2467
 513427575 Ominium 7171, Mercy Rd., Omaha, NE 68106
 513489415 +PR Acquisitions LLC, 250 Munoz Rivera Ave, Suite 1200, San Juan PR 00918-1803
 513427578 Palisades, PO Box 18008, Hauppauge, NY 11788-8808
 513427579 +Regional Diagnostic Imaging, PO Box 382, Huntingdon, PA 16652-0382
 513427581 +Santa Barbara, PO Box 390846, Minneapolis, MN 55439-0846
 513427582 +So Jersey HS, PO Box 7975, Lancaster, PA 17604-7975
 513427583 South Jersey Hospital, PO Box 48274, Newark, NJ 07101-8474

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 20 2018 23:42:45 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 20 2018 23:42:42 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513427559 EDI: BANKAMER.COM Feb 20 2018 23:23:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886
 513427560 EDI: BANKAMER.COM Feb 20 2018 23:23:00 Bank of America, POB 15222,
 Wilmington, DE 19886-5222
 515721891 +EDI: BANKAMER.COM Feb 20 2018 23:23:00 Bank of America, N.A, PO Box 5170,
 Simi Valley, CA 93062-5170
 513427562 +EDI: CAPITALONE.COM Feb 20 2018 23:23:00 Capital One, PO Box 71083,
 Charlotte, NC 28272-1083
 513656315 EDI: BL-BECKET.COM Feb 20 2018 23:23:00 Capital One NA, c/o Becket and Lee LLP,
 POB 3001, Malvern PA 19355-0701
 513427564 E-mail/Text: DATA@COLLECTIONCENTERIND.COM Feb 20 2018 23:43:27 Collection Center Ind.,
 PO Box 8666, Lancaster, PA 17604-8666
 513427566 E-mail/Text: jkatsios@gsicollections.com Feb 20 2018 23:42:30 GSI Recovery LLC.,
 PO Box 127, Nutley, NJ 07110-0127
 514941388 EDI: JEFFERSONCAP.COM Feb 20 2018 23:23:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
 ST CLOUD MN 56302
 514941389 EDI: JEFFERSONCAP.COM Feb 20 2018 23:23:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
 ST CLOUD MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302
 513427568 EDI: TSYS2.COM Feb 20 2018 23:23:00 Juniper, PO Box 13337, Philadelphia, PA 19101-3337
 513633438 +EDI: OPHSUBSID.COM Feb 20 2018 23:23:00 KEYSTONE RECOVERY PARTNERS, SERIES II,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 513427569 +EDI: CBSKOHL.COM Feb 20 2018 23:23:00 Kohls, PO Box 3043, Milwaukee, WI 53201-3043
 513616893 EDI: RESURGENT.COM Feb 20 2018 23:23:00 LVNV Funding, LLC its successors and assigns as,
 assignee of One Main Financial Inc., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 513612949 EDI: MERRICKBANK.COM Feb 20 2018 23:23:00 MERRICK BANK, Resurgent Capital Services,
 PO Box 10368, Greenville, SC 29603-0368
 513427571 +EDI: MERRICKBANK.COM Feb 20 2018 23:23:00 Merrick Bank, PO Box 30537,
 Tampa, FL 33630-3537
 513427573 +E-mail/Text: egssupportservices@alorica.com Feb 20 2018 23:42:53 NCO Financial,
 507 Prudential Rd., Horsham, PA 19044-2308
 513427574 +E-mail/Text: bnc@nordstrom.com Feb 20 2018 23:42:15 Nordstrom Bank, PO Box 79134,
 Phoenix, AZ 85062-9134
 513439900 +E-mail/Text: bnc@nordstrom.com Feb 20 2018 23:42:15 Nordstrom fsb, P.O. Box 6566,
 Englewood, CO 80155-6566
 513427576 +EDI: AGFINANCE.COM Feb 20 2018 23:23:00 One Main, 1881 S. Delsea Dr.,
 Vineland, NJ 08360-6398
 513427577 +EDI: HFC.COM Feb 20 2018 23:23:00 Orchard Bank, HSBC Card Services, PO Box 17051,
 Baltimore, MD 21297-1051

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 54

Date Rcvd: Feb 20, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514870842	EDI: PRA.COM Feb 20 2018 23:23:00	Portfolio Recovery Associates, LLC,	POB 41067,
	Norfolk, VA 23541		
514870843	EDI: PRA.COM Feb 20 2018 23:23:00	Portfolio Recovery Associates, LLC,	POB 41067,
	Norfolk, VA 23541,	Portfolio Recovery Associates, LLC,	POB 41067, Norfolk, VA 23541
513615976	EDI: PRA.COM Feb 20 2018 23:23:00	Portfolio Recovery Associates, LLC,	c/o Capital One,
	POB 41067, Norfolk VA 23541		
513658394	EDI: PRA.COM Feb 20 2018 23:23:00	Portfolio Recovery Associates, LLC,	c/o TOYS R US,
	POB 41067, Norfolk VA 23541		
513650214	EDI: PRA.COM Feb 20 2018 23:23:00	Portfolio Recovery Associates, LLC,	
	c/o Walmart Credit Card, PO Box 41067,	Norfolk VA 23541	
513853412	+EDI: PRA.COM Feb 20 2018 23:23:00	PRA Receivables Management, LLC,	POB 41067,
	Norfolk, VA 23541-1067		
513427580	+EDI: HFC.COM Feb 20 2018 23:23:00	Reward Zone, PO Box 17051,	Baltimore, MD 21297-1051
513427584	+E-mail/Text: EBankruptcy@UCFS.NET Feb 20 2018 23:43:40	United Consumer Financial,	
	PO Box 856290, Louisville, KY 40285-6290		
513427585	+EDI: RMSC.COM Feb 20 2018 23:23:00	Walmart, PO Box 530927,	Atlanta, GA 30353-0927
			TOTAL: 31

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2018 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor	BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com		
Isabel C. Balboa	on behalf of Trustee	Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com		
Isabel C. Balboa	ecfmail@standingtrustee.com,	summarymail@standingtrustee.com
Isabel C. Balboa (NA)	on behalf of Trustee	Isabel C. Balboa ecfmail@standingtrustee.com
John M. Sommers	on behalf of Creditor	Bank of America N.A. JMSommers@KTLBSLAW.com,
ktlbslaw@aol.com		
Terry Tucker	on behalf of Debtor	Ana M Carrion terrytucker@comcast.net
Terry Tucker	on behalf of Joint Debtor	Herbert Carrion terrytucker@comcast.net
		TOTAL: 7